

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Richard DeMarco
Debtor

Case No. 16-03714-RNO
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0314-5

User: REshelman
Form ID: 309A

Page 1 of 2
Total Noticed: 43

Date Rcvd: Jan 03, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 05, 2017.

db +Richard DeMarco, 18 Partridge Lane Box 198, Rowlands, PA 18457-0198
aty +Joseph Angelo Dessoye, Phelan Hallinan, LLP, 1617 JFK BLVD, Suite 1400,
Philadelphia, PA 19103-1814
aty +Joshua I Goldman, KML Law Group, P.C., 701 Market Street, Suite 5000,
Philadelphia, PA 19106-1541
aty +Mario John Hanyon, Phelan Hallinan & Schmieg, 1617 JFK BLVD, Suite 1400,
Philadelphia, PA 19103-1814
aty +Thomas I Puleo, KML Law Group, P.C., 701 Market Street, Suite 5000,
Philadelphia, PA 19106-1541
4831333 +CBNA, PO Box 6497, Sioux Falls, South Dakota 57117-6497
4831334 +CFSI, Law Office of Alan R Mege, Esq, PO Box 1426 70 East Broad Street,
Bethlem, PA 18016-1426
4831329 +Caliber Home Loans, IN, PO Box 24610, Oklahoma city, OK 73124-0610
4831336 Fidelity D&D, 110 N Blakely St, Dunmore, PA 18512
4831337 +Financial Recoveries, PO Box 1388, Mt. Laurel, New Jersey 08054-7388
4831338 GE Capital Retail Bank, B-777 Long Ridge Rd., Stamford, Connecticut 06905
4831339 +Highhouse Oil, 333 Erie St, Honesdale, Pennsylvania 18431-1059
4831340 +Hillcrest Collection, 1953 Scottsville Road, Suite 100, PO Box 2220,
Bowling Green, KY 42102-2220
4831341 +Hunters Ridge Property Owners Associatio, PO Box 180, Rowlands, PA 18457-0180
4861994 +MIDLAND FUNDING LLC, MIDLAND CREDIT MANAGEMENT, INC, as agent for MIDLAND FUNDING LLC,
PO Box 2011, Warren, MI 48090-2011
4831343 +Mark Galvin, 7358 Summit Drive, Denver, NC 28037-9260
4831344 +Maryann Schmalzle, Lakeview Realtors, 2543 Route 6, Ste 1,
Hawley, Pennsylvania 18428-7031
4831346 +Nationstar Mortgage, PO Box 619098, Dallas, Texas 75261-9098
4831347 +Safe Streets USA SG, 5305 Raynor Road, Suite 100, Garner, NC 27529-6997
4831351 +Wayne County Tax Claim Bureau, 925 Court Street, Honesdale, PA 18431-1994
4831352 +Wayne Memorial Hospital, 601 Park Street, Honesdale, Pennsylvania 18431-1498

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: markmoulton@moultonslaw.com Jan 03 2017 18:45:53 Mark E. Moulton,
Moulton and Moulton PC, 693 State Route 739, Suite #1, Lords Valley, PA 18428
tr +EDI: BMJCONWAY.COM Jan 03 2017 18:48:00 Mark J. Conway (Trustee),
502 South Blakely Street, Dunmore, PA 18512-2237
ust +E-mail/Text: USTPRegion03.HA.ECF@USDOJ.GOV Jan 03 2017 18:46:05 United States Trustee,
228 Walnut Street, Suite 1190, Harrisburg, PA 17101-1722
cr EDI: RECOVERYCORP.COM Jan 03 2017 18:48:00 Recovery Management Systems Corporation,
25 SE 2nd Avenue, Suite 1120, Miami, FL 33131-1605
4831325 +EDI: GMACFS.COM Jan 03 2017 18:48:00 Ally Financial, P.O. Box 13625,
Philadelphia, PA 19101-3625
4844567 EDI: GMACFS.COM Jan 03 2017 18:48:00 Ally Financial, PO Box 130424,
Roseville MN 55113-0004
4831326 +EDI: TSYS2.COM Jan 03 2017 18:48:00 Barclays Bank of Delaware, PO Box 8803,
Wilmington, Delaware 19899-8803
4831327 +E-mail/Text: banko@berkscredit.com Jan 03 2017 18:45:59 Berks Credit & Col,
900 Corporate DR, Reading, Pennsylvania 19605-3340
4831328 +EDI: HFC.COM Jan 03 2017 18:48:00 Best Buy, PO Box 5253,
Carol Stream, Illinois 60197-5253
4831330 +E-mail/Text: bankruptcy@cavps.com Jan 03 2017 18:46:09 Calvary Portfolio Services,
PO Box 27288, Tempe, Arizona 85285-7288
4831331 +EDI: CAPITALONE.COM Jan 03 2017 18:48:00 Capital One Bank (USA), N.A., P.O. Box 71083,
Charlotte, North Carolina 28272-1083
4831332 +EDI: RMSC.COM Jan 03 2017 18:48:00 CareCredit, PO Box 960061,
Orlando, Florida 32896-0061
4869204 +E-mail/Text: bankruptcy@cavps.com Jan 03 2017 18:46:09 Cavalry SPV I, LLC,
500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-1340
4831335 +EDI: CHASE.COM Jan 03 2017 18:48:00 Chase/Circuit City, PO Box 15298,
Wilmington, DE 19850-5298
4864676 +EDI: HY11.COM Jan 03 2017 18:49:00 Hyundai Capital America DBA, Hyundai Motor Finance,
PO Box 20809, Fountain Valley, CA 92728-0809
4831342 +EDI: HY11.COM Jan 03 2017 18:49:00 Hyundai Motor Finance, PO Box 20835,
Fountain Valley, California 92728-0835
4831345 +EDI: MID8.COM Jan 03 2017 18:48:00 Midland Funding, 8875 Aero Dr. STE 200,
San Diego, California 92123-2255
4836349 +E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jan 03 2017 18:46:03
Pennsylvania Department of Revenue, Bankruptcy Division PO BOX 280946,
Harrisburg, PA 17128-0946
4869981 +EDI: Q3G.COM Jan 03 2017 18:49:00 Quantum3 Group LLC as agent for,
Galaxy International Purchasing LLC, PO Box 788, Kirkland, WA 98083-0788
4832362 EDI: RECOVERYCORP.COM Jan 03 2017 18:48:00 Recovery Management Systems Corporation,
25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
4833497 E-mail/Text: bankruptcy@bbandt.com Jan 03 2017 18:46:01 Sheffield Financial, PO Box 1847,
Wilson, NC 27894-1847

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

4831349 +E-mail/Text: bankruptcy@bbandt.com Jan 03 2017 18:46:02 Sheffield Financial Co,
6010 Golding Center Dr., Winston-Salem, NC 27103-9815

TOTAL: 22

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

4831348 Selena DeMarco
4831350 Time Payment Corp

TOTALS: 2, * 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 05, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 3, 2017 at the address(es) listed below:

Joseph Angelo Dessoie on behalf of Creditor LSF9 Master Participation Trust pamb@fedphe.com
Joshua I Goldman on behalf of Creditor LSF9 Master Participation Trust
bkgroup@kmlawgroup.com, bkgroup@kmlawgroup.com
Mario John Hanyon on behalf of Creditor LSF9 Master Participation Trust pamb@fedphe.com
Mark E. Moulton on behalf of Debtor Richard DeMarco markmoulton@moultonslaw.com,
staff@moultonslaw.com
Mark J. Conway (Trustee) PA40@ecfcbis.com,
mjc@mjconwaylaw.com;connie@mjconwaylaw.com;info@mjconwaylaw.com
Thomas I Puleo on behalf of Creditor LSF9 Master Participation Trust tpuleo@goldbecklaw.com
United States Trustee ustpreion03.ha.ecf@usdoj.gov

TOTAL: 7

Information to identify the case:

Debtor 1	Richard DeMarco	Social Security number or ITIN	xxx-xx-5476
	First Name Middle Name Last Name	EIN	__-____-
Debtor 2		Social Security number or ITIN	____-
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____-
United States Bankruptcy Court	Middle District of Pennsylvania	Date case filed in chapter	13
Case number:	5:16-bk-03714-RNO	Date case converted to chapter	7 December 22, 2016

Official Form 309A (For Individuals or Joint Debtors)**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Richard DeMarco	
2. All other names used in the last 8 years		
3. Address	18 Partridge Lane Box 198 Rowlands, PA 18457	
4. Debtor's attorney Name and address	Mark E. Moulton Moulton and Moulton PC 693 State Route 739, Suite #1 Lords Valley, PA 18428	Contact phone 570 775-9525 Email: markmoulton@moultonslaw.com
5. Bankruptcy trustee Name and address	Mark J. Conway (Trustee) 502 South Blakely Street Dunmore, PA 18512	Contact phone 570 343-5350 Email: PA40@ecfcbis.com

For more information, see page 2 >

6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	U.S. Bankruptcy Court 274 Max Rosenn U.S. Courthouse 197 South Main Street Wilkes-Barre, PA 18701	Hours open Monday – Friday 9:00 AM to 4:00 PM Contact phone (570) 831-2500 Date: January 3, 2017
7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	February 3, 2017 at 01:30 PM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket. *** Valid photo identification and proof of social security number are required ***	Location: Wm J Nealon Fed Bldg/US Courthouse, room to be determined, Washington & Linden Streets, Scranton, PA 18503
8. Presumption of abuse If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	Insufficient information has been filed to date to permit the clerk to make any determination concerning the presumption of abuse. If more complete information, when filed, shows that the presumption has arisen, creditors will be notified.	
9. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: Filing deadline: April 4, 2017 You must file a complaint: <ul style="list-style-type: none"> • if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or • if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none"> • if you assert that the discharge should be denied under § 727(a)(8) or (9). <hr/> Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection. Filing deadline: 30 days after the conclusion of the meeting of creditors	
10. Proof of claim Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	